FAQ: Understanding the transition from HMO-POS to HMO

Your Medicare Advantage plan is changing from a Health Maintenance Organization Point-of-Service (HMO-POS) plan to a Health Maintenance Organization (HMO) plan. Your coverage is not ending, and you do not need to take action to remain enrolled. The primary change involves how you access care outside of your plan's provider network.

Is my Medicare Advantage coverage ending?
No. Your Medicare Advantage coverage will continue. This is a change in plan type, not a termination of coverage.

Do I need to do anything to keep my coverage?
No. You will remain enrolled in your plan unless you choose a different Medicare coverage option during the Annual Enrollment Period (AEP).

What is an HMO-POS?
A Health Maintenance Organization - Point of Service (HMO-POS) plan provides access to a network of providers while also allowing members to receive certain covered services from out-of-network providers, typically at a higher cost.

What is an HMO?
A Health Maintenance Organization (HMO) plan generally requires members to receive routine care from providers and facilities that participate in the plan's network. Coverage for out-of-network care is typically limited to emergency care, urgently needed care and other situations covered under Medicare rules.

What is the biggest difference between an HMO-POS and an HMO?
The biggest difference is how out-of-network care is covered. The current HMO-POS plan allows members to receive covered services from providers across the United States who accept Medicare, often with the same member cost share as in-network services. Effective Jan. 1, 2027, the HMO plan will generally require members to use Security Health Plan's provider network for routine and non-emergency care.

Can I keep seeing my current doctor?
Many members will continue to have access to their current doctors and providers. We encourage you to review the provider directory or contact us to confirm that your providers participate in the network for 2027.

What if my doctor is not in the network?
If your provider is not part of the network, routine care received from that provider may not be covered under the HMO plan. If you regularly see out-of-network providers, now is a good time to review your healthcare needs and coverage options.

Will emergency care still be covered if I'm away from home?
Yes. Emergency care and urgently needed care are covered anywhere in the United States, just as they are today.

What if I spend part of the year in another state?
If you routinely receive non-emergency care outside your service area, you should carefully review your plan options for 2027 to ensure they continue to meet your needs.

Will my benefits change?
Your Annual Notice of Changes (ANOC) includes details about your benefits, costs and coverage for 2027. We encourage you to review this document carefully to understand any changes that may affect you.

You may want to review your options more closely if you:

- Regularly see providers outside the plan's network.
- Receive specialty care from out-of-network providers.
- Live in more than one state during the year.
- Frequently receive routine medical care outside your service area.

Where can I get help understanding my options?
We're here to help. You can:

- Attend an informational Medicare meeting or seminar.
- Visit a local Answer Center.
- Speak with a licensed Medicare agent.
- Contact Member Services with questions about your coverage.
- Review your Annual Notice of Changes for details about your 2027 plan.

What's the most important thing to know?
Your Medicare Advantage coverage is continuing. The biggest change is that beginning in 2027, you'll generally need to receive routine care from providers in your plan's network. If you currently use out-of-network providers, we encourage you to review your healthcare needs and coverage options to determine what works best for you.

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Free interpretation services are available to you. Additional services and resources necessary to provide information on accessible formats are also available at no cost. Call (877) 998-0998 (TTY: 711) or speak with your healthcare provider. Spanish: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al (877) 998-0998 (TTY: 711) o hable con su proveedor. Hmong: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntawv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau (877) 998-0998 (TTY: 711) los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.

If you require large-print materials, please call (877) 998-0998 (TTY: 711).